

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ERICA RICHMOND

Debtor(s)

Case No. 14-45661

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/23/2014.
- 2) The plan was confirmed on 06/10/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/06/2016, 12/15/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/25/2018.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,925.00.
- 10) Amount of unsecured claims discharged without payment: \$30,977.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$16,250.60
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$16,250.60

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,410.00
Court Costs \$0.00
Trustee Expenses & Compensation \$746.05
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,156.05

Attorney fees paid and disclosed by debtor: \$90.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARNOLD SCOTT HARRIS	Unsecured	150.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	154.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	212.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	262.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	707.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	483.00	NA	NA	0.00	0.00
CAVALRY SPV I	Unsecured	484.00	483.62	483.62	90.81	0.00
CAVALRY SPV I LLC	Unsecured	394.00	394.20	394.20	74.02	0.00
CDA PONTIAC	Unsecured	550.00	1,814.00	1,814.00	340.60	0.00
CDA PONTIAC	Unsecured	510.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	195.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	105.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,360.70	3,661.70	3,661.70	687.54	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	1,989.00	1,992.16	1,992.16	374.06	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	219.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	28.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	92.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Secured	NA	390.00	390.00	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	0.00	4.16	394.16	74.01	0.00
GREENTREE & ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HUNTER WARFIELD	Unsecured	1,460.00	1,196.73	1,196.73	224.70	0.00
HYUNDAI MOTOR FINANCE CO	Unsecured	0.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	75.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,207.00	1,209.34	1,209.34	227.07	0.00
NATIONWIDE COMMERCIAL LP	Unsecured	0.00	NA	NA	0.00	0.00
NATIONWIDE COMMERCIAL LP	Unsecured	0.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	8,550.00	10,474.27	8,550.00	8,550.00	377.95

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	1,851.00	NA	1,924.27	361.31	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	1,031.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	200.00	NA	NA	0.00	0.00
OAKTON COMMUNITY COLLEGE	Unsecured	400.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,658.00	1,613.24	1,613.24	302.91	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,200.00	7,507.10	7,507.10	1,409.57	0.00
SW CREDIT SYSTEMS INC	Unsecured	216.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Unsecured	4,215.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
VILLAGE OF OAK PARK	Unsecured	3,700.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,550.00	\$8,550.00	\$377.95
All Other Secured	\$390.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,940.00	\$8,550.00	\$377.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,190.52	\$4,166.60	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,156.05</u>	
Disbursements to Creditors	<u>\$13,094.55</u>	
TOTAL DISBURSEMENTS :		<u>\$16,250.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/06/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.